

United States Bankruptcy Court  
District of NevadaIn re:  
CHRISTOPHER MICHAEL MARINO  
VALERIE MARGARET MARINO  
DebtorsCase No. 13-50461-btb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0978-3

User: admin  
Form ID: B18Page 1 of 4  
Total Noticed: 63

Date Rcvd: Jun 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2013.

db/jdb +CHRISTOPHER MICHAEL MARINO, VALERIE MARGARET MARINO, POB 565, VERDI, NV 89439-0565  
 aty +CHRISTOPHER PATRICK BURKE, 702 PLUMAS ST, RENO, NV 89509-1734  
 aty +SETH J. ADAMS, MCCARTHY & HOLTHUS, LLP, 9510 WEST SAHARA, SUITE 110,  
 LAS VEGAS, NV 89117-8804  
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, C/O MCCARTHY HOLTHUS LLP,  
 9510 W SAHARA AVE, STE 200, LAS VEGAS, NV 89117-8804  
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, C/O MCCARTHY HOLTHUSLLP,  
 9510 W SAHARA AVE, STE 110, LAS VEGAS, NV 89117-8804  
 8416198 +AAA Auto Insurance, California State Auto Assoc., 1900 Powell St., Ste. 1200,  
 Emeryville, CA 94608-1814  
 8416204 BANK OF AMERICA, ATTN: MANAGING AGENT, POB 660807, Dallas, TX 75266-0807  
 8416206 Bank of America Home Mortgage, Attn: Managing Agent, POB 5170, Simi Valley, CA 93062-5170  
 8416214 CONVERGENT OUTSOURCING, ATTN: MANAGING AGENT, 800 SW 39TH STREET, POB 9004,  
 Renton, WA 98057-9004  
 8416209 California Franchise Tax Board, Attn: Managing Agent, P.O. Box 942867,  
 Sacramento, CA 94267-0011  
 8416211 Chase Bank, Attn: Managing Agent, POB 24696, Columbus, OH 43224-0696  
 8416216 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: DIRECTTV, ATTN: MANAGING AGENT, POB 60036,  
 Los Angeles, CA 90060)  
 8416215 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: DirectTV, Attn: Managing Agent, 2230 East Imperial Hwy.,  
 El Segundo, CA 90245)  
 8416217 +DR.R GAMBOA, 1601 LAKESIDE DR # A, ATTN: MANAGING AGENT, Reno, NV 89509-3437  
 8416218 +DRINK WATER LAW FIRM, 5421 KEITZKE LANE STE.100, ATTN: MANAGING AGENT, Reno, NV 89511-1025  
 8416219 +Executive Trustee Services, Attn: Managing Agent, 2255 N. Ontario St., Ste. 400,  
 Burbank, CA 91504-3190  
 8416222 +FORD MOTORCREDIT CO., LLC, P.O. POB 542000, ATTN: MANAGING AGENT, Omaha, NE 68154-8000  
 8416220 +Five Lakes Agency, Attn: Managing Agent, P.O. Box 80730, Rochester, MI 48308-0730  
 8416227 +GMAC MORTGAGE, LLC, ATTN: MANAGING AGENT, 4375 JUTLAND DRIVE, San Diego, CA 92117-3600  
 8416225 GMAC Mortgage, Attn: Managing Agent, POB 4622, Waterloo, IA 50704-4622  
 8416226 GMAC Mortgage, Attn: Managing Agent, POB 79135, Phoenix, AZ 85062-9135  
 8432497 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,  
 Rochester, MI 48308-0730  
 8416231 LIBERTY UTILITIES, CALIFORNIA PACIFIC ELECTRIC CO., ATTN: MANAGING AGENT, POB 80374,  
 City of Industry, CA 91716-8374  
 8416232 +LIBERTY UTILITIES, CALIFORNIA PACIFIC ELECTRIC CO., ATTN: MANAGING AGENT, 933 ELOISE AVE.,  
 South Lake Tahoe, CA 96150-6470  
 8416233 +McCarthy & Holthus LLP, Attn: Managing Agent, 9510 West Sahara Ave., Suite 110,  
 Las Vegas, NV 89117-8804  
 8416234 +McCarthy & Holthus, LLC, 9510 WEST SAHARA AVENUE, SUITE#110, ATTN: MANAGING AGENT,  
 Las Vegas, NV 89117-8804  
 8416236 +Nevada Dept. of Taxation, Bankruptcy Division, 555 E. Washington, #1300,  
 Las Vegas, NV 89101-1046  
 8416237 +Nevada Labor Commission, 675 Fairview Dr., Ste. 226, Carson City, NV 89701-5474  
 8416238 Ocwen, Attn: Managing Agent, P.O. Box 79135, Phoenix, AZ 85062-9135  
 8416239 +PNC BANK, ATTN: MANAGING AGENT, POB 5570, Cleveland, OH 44101-0570  
 8416240 PNC Mortgage, Attn: Managing Agent, POB 1820, Dayton, OH 45401-1820  
 8416242 +PROFESSIONAL RECOVERY SRV., ATTN: MANAGING AGENT, POB 1880, Voorhees, NJ 08043-7880  
 8416241 +Prober and Raphael, A Law Corporation, 20750 Ventura Blvd., #100,  
 Woodland Hills, CA 91364-6207  
 8416243 +ROBERT BROILI ESQ, ATTN: MANAGING AGENT, 140 WASHINGTON #200, POB 3479,  
 Reno, NV 89505-3479  
 8416244 SIERRA CO. TAX COLLECTOR, ATTN: MANAGING AGENT, 100 COURTHOUSE SQUARE, POB 376,  
 Downieville, CA 95936-0376  
 8416245 State of California/ Board of, Equalization/ Attn: Mng.Agent, P.O. Box 942879,  
 Sacramento, CA 94279-0056  
 8416246 +State of Nevada, Dept. of Employment Etc., Contributions Section, 500 E. 3rd Street,  
 Carson City, NV 89713-0001  
 8416247 T MOBILE, POB 57843, ATTN: MANAGING AGENT, Los Angeles, CA 90051  
 8416249 Vital Recovery Services, Inc., Attn: Managing Agent, POB 923748, Norcross, GA 30010-3748  
 8416250 +Waste Management, Attn: Managing Agent, 100 VASSER STREET, Reno, NV 89502-2815  
 8416251 Waste Mngt. of Nevada, Reno Disposal, Attn: Managing Agent, P.O. Box 541008,  
 Los Angeles, CA 90054-1008  
 8416252 +World Foremost Bank, Attn: Managing Agent, 4800 NW 1st Street Ste.300,  
 Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDGIESTEKE.COM Jun 19 2013 01:28:00 W. DONALD GIESEKE, 18124 WEDGE PKWY., STE 518,  
 RENO, NV 89511-8134  
 ust +E-mail/Text: USTPRegion17.RE.ECF@usdoj.gov Jun 19 2013 01:50:24 U.S. TRUSTEE - RN - 7,  
 300 BOOTH STREET, STE 3009, RENO, NV 89509-1362

District/off: 0978-3

User: admin  
Form ID: B18Page 2 of 4  
Total Noticed: 63

Date Rcvd: Jun 18, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8416199 +EDI: ATTWIREBK.COM Jun 19 2013 01:28:00 AT&T, Attn: Managing Agent, POB 5025,  
Carol Stream, IL 60197-5025

8416200 EDI: ATTWIREBK.COM Jun 19 2013 01:28:00 AT&T, Attn: Managing Agent, POB 989045,  
West Sacramento, CA 95798-9045

8416202 E-mail/Text: ALSBankruptcy@aurorabankfsb.com Jun 19 2013 01:56:11 AURORA LOAN SRVS.,  
ATTN: MANAGING AGENT, P.O. BOX 1706, Scottsbluff, NE 69363-1706

8416201 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Jun 19 2013 01:56:11 Aurora Bank,  
Attn: Managing Agent, 10350 Park Meadows Dr., Lone Tree, CO 80124-6800

8416203 EDI: BANKAMER.COM Jun 19 2013 01:28:00 BANK OF AMERICA, ATTN: MANAGING AGENT, POB 982235,  
El Paso, TX 79998-2235

8416207 +EDI: BANKAMER.COM Jun 19 2013 01:28:00 BANK OF AMERICA, N.A., ATTN: MANAGING AGENT,  
4161 PIEDMONT PKWY., Greensboro, NC 27410-8119

8416208 +EDI: BANKAMER.COM Jun 19 2013 01:28:00 BANK OF AMERICA, N.A., ATTN: MANAGING AGENT,  
POB 26078, Greensboro, NC 27420-6078

8416205 EDI: BANKAMER.COM Jun 19 2013 01:28:00 Bank of America, Attn: Managing Agent, POB 15026,  
Wilmington, DE 19850-5026

8416213 +EDI: RMSC.COM Jun 19 2013 01:28:00 CHEVRON, ATTN: MANAGING AGENT, P.O. BOX 530950,  
Atlanta, GA 30353-0950

8416214 EDI: CONVERGENT.COM Jun 19 2013 01:28:00 CONVERGENT OUTSOURCING, ATTN: MANAGING AGENT,  
800 SW 39TH STREET, POB 9004, Renton, WA 98057-9004

8416210 EDI: CHASE.COM Jun 19 2013 01:28:00 Chase - Card Member Service, Attn: Managing Agent,  
P.O. Box 94014, Palatine, IL 60094-4014

8416212 EDI: CHASE.COM Jun 19 2013 01:28:00 Chase Bank USA, N.A., Attn: Managing Agent, POB 15123,  
Wilmington, DE 19850-5123

8416216 EDI: DIRECTV.COM Jun 19 2013 01:28:00 DIRECTV, ATTN: MANAGING AGENT, POB 60036,  
Los Angeles, CA 90060

8416215 EDI: DIRECTV.COM Jun 19 2013 01:28:00 DirectTV, Attn: Managing Agent,  
2230 East Imperial Hwy., El Segundo, CA 90245

8416221 EDI: FORD.COM Jun 19 2013 01:28:00 Ford Motor Company, Attn: Managing Agent, POB 6508,  
Mesa, AZ 85216-6508

8416223 EDI: RECOVERYCORP.COM Jun 19 2013 01:28:00 GE CAPITAL RETAIL BANK,  
C/O RECOVERY MANAGMENT SYSTEMS, 25 SE 2ND AVE., STE.1120, Miami, FL 33131-1605

8416224 +EDI: RMSC.COM Jun 19 2013 01:28:00 GE Money Bank, Attn: Bankruptcy Dept., POB 103104,  
Roswell, GA 30076-9104

8416228 EDI: IRS.COM Jun 19 2013 01:28:00 I.R.S., Attn: Managing Agent, Ogden, UT 84201

8416230 EDI: IRS.COM Jun 19 2013 01:28:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346

8416229 +EDI: IRS.COM Jun 19 2013 01:28:00 Internal Revenue Service, Attn: Managing Agent,  
Stop 5028, 110 City Prkwy., Las Vegas, NV 89106-6085

8416235 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 19 2013 02:43:28 NCO Financial Systems,  
Attn: Managing Agent, 10540 White Rock Rd. #250, Rancho Cordova, CA 95670-6094

8416248 +E-mail/Text: USTPRegion17.RE.ECF@usdoj.gov Jun 19 2013 01:50:24 U.S. Trustee,  
300 Booth St., Ste. 3009, Reno, NV 89509-1360

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SETH J. ADAMS, MCCARTHY & HOLTHUS, LLP, 9510 WEST SAHARA, SUITE 110,  
LAS VEGAS, NV 89117-8804

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0978-3

User: admin  
Form ID: B18

Page 3 of 4  
Total Noticed: 63

Date Rcvd: Jun 18, 2013

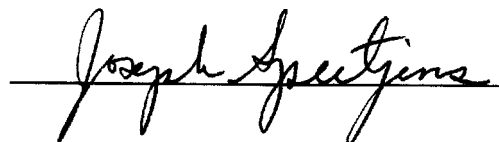
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0978-3

User: admin  
Form ID: B18

Page 4 of 4  
Total Noticed: 63

Date Rcvd: Jun 18, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2013 at the address(es) listed below:

CHRISTOPHER PATRICK BURKE on behalf of Joint Debtor VALERIE MARGARET MARINO  
attycburke@charter.net  
CHRISTOPHER PATRICK BURKE on behalf of Debtor CHRISTOPHER MICHAEL MARINO attycburke@charter.net  
SETH J. ADAMS on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR  
GMACM MORTGAGE LOAN TRUST bknotice@mccarthyholthus.com, NVBK COURT@mccarthyholthus.com  
U.S. TRUSTEE - RN - 7 USTPRegion17.RE.ECF@usdoj.gov  
W. DONALD GIESEKE wdg@renotruster.com, dgieseke@ecf.epiqsystems.com

TOTAL: 5

B18 (Official Form 18) (12/07)

## United States Bankruptcy Court

District of Nevada

Case No. 13-50461-btb

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

CHRISTOPHER MICHAEL MARINO

POB 565

VERDI, NV 89439

VALERIE MARGARET MARINO

POB 565

VERDI, NV 89439

Social Security / Individual Taxpayer ID No.:

xxx-xx-6704

xxx-xx-4562

Employer Tax ID / Other nos.:

### DISCHARGE OF DEBTOR

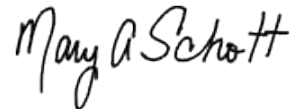
It appearing that the debtor is entitled to a discharge,

#### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 6/18/13

BY THE COURT



Mary A. Schott  
Clerk of the Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**